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Attorney's Docket No.: PRA 2 0011
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#4

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As a below inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

DYNAMIC NUMBER AUTHENTICATION FOR CREDIT/DEBIT CARDS

the specification of which:

 X is attached hereto OR
was filed on January 11, 2002
as U.S. Serial No. 10/044,630.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

(Number)	(Country)	(Day/Month/Year Filed)
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I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below:

<u>60/261,051</u>	<u>11 January 2001</u>
(Serial No.)	(Day/Month/Year Filed)

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) or any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application or PCT International application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose material information which is material to patentability as defined in Title 37, of Federal Regulations Code, §1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

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Attorney's Docket No.: PRA 2 0011
Page 3 of 3

Full name of second and joint inventor: **Andrew J. Hartridge**

Inventor's Signature: _____

Date: _____

Residence: University Heights, Ohio

Country of Citizenship: USA

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Full name of third and joint inventor: **Chandra A. Balasubramanian**

Inventor's Signature: S. Vh

Date: April 17, 2002


Residence: Mentor-on-the-Lake, Ohio

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Full name of second and joint inventor: Andrew J. Hartridge

Inventor's Signature: 

Date: 4/16/02

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Full name of third and joint inventor: Chandra A. Balasubramanian

Inventor's Signature: _____

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Attorney's Docket No.: PRA 2 0011
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(Application Serial No.)

(Filing Date)

Status:

(Patented, Pending, Abandoned)

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

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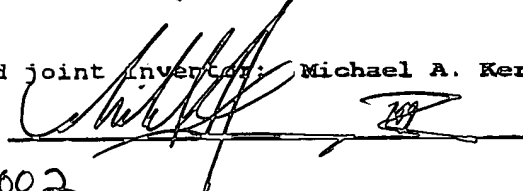
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John P. Cornely, Esq.
(216) 861-5582

I hereby authorize and request my attorney to insert the application number and filing date, when known, into the assignment for this invention executed by me.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under §1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of first and joint inventor: Michael A. Keresman, III

Inventor's Signature: 

Date: April 17, 2002

Residence: Kirtland Hills, Ohio

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